

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Jeremiah D. and Mary Kay Austin : Bankruptcy Case No. 18-22597-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this **20th** of **October, 2021**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **September 1, 2021**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

1. For the remainder of the Plan term, the periodic Plan payment is to be **\$3018** as of **November, 2021**. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order. (A2)

2. The secured claim(s) of the following Creditor(s), including all allowed post-petition payment changes filed prior to this Confirmation Order, shall govern: ***Freedom Mortgage Cl.#13***. (B14)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

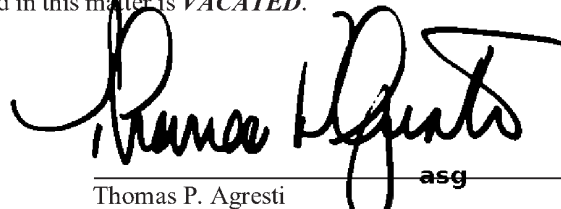
4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. **Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:
 - (a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.
 - (b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.
 - (c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.
8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.
10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Jeremiah D. Austin
Mary Kay Austin
Debtors

Case No. 18-22597-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy

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Date Rcvd: Oct 20, 2021

Form ID: pdf900

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremiah D. Austin, Mary Kay Austin, 418 1st Street, Apollo, PA 15613-1107
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Embrace Home Loans, Inc., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ RoundPoint Mortgage Servicing Corporation, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, 1581 Main Street, Suite 200 Warrington, PA 18976-3403
14871996	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
14886230	+ Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14872001	+ Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14872002	+ First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
15419178	+ Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
15323558	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14872003	+ Holly Austin, 415 N. 6th Street, Apollo, PA 15613-1217
15419177	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14872005	++ NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410 address filed with court:, Nationwide Bank, 1 Nationwide Plaza, Columbus, OH 43215-2220
14872006	+ NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
14872007	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
14901040	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14887052	+ Santander Consumer USA, Inc., d/b/a Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14872011	+ Sherman Originator III, LLC, PO Box 10497, Greenville, SC 29603-0497
14872015	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14893160	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14883071	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14871990	+ Email/Text: alleghenyfcu@windstream.net	Oct 20 2021 22:56:00	Allegheny Metal FCU, 260 Pershing Ave., Leechburg, PA 15656-1241
14871991	+ Email/Text: bk@avant.com	Oct 20 2021 22:56:00	Avant, 640 N. LaSalle, Chicago, IL 60654-3781
14894762	+ Email/PDF: rmscedi@recoverycorp.com	Oct 20 2021 23:04:09	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14871995	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2021 23:04:17	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14871992	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2021 23:04:22	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253

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14871993	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2021 23:04:22	Capital One Services, P.O. Box 30281, Salt Lake City, UT 84130-0281
14871994	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2021 23:04:22	Capital One Services, POB 30285, Salt Lake City, UT 84130-0285
14874695	+ Email/Text: bankruptcy@cavps.com	Oct 20 2021 22:56:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14871997	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2021 23:04:24	Citi, PO Box 9001055, Louisville, KY 40290-1055
14871998	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2021 23:04:17	Citi Cards, PO Box 6283, Sioux Falls, SD 57117-6283
14871999	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2021 22:56:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14872000	Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2021 23:04:10	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14894818	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2021 23:04:17	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14894759	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2021 23:04:24	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14872004	+ Email/Text: bk@lendingclub.com	Oct 20 2021 22:56:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14897310	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2021 22:56:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14899195	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2021 23:04:16	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14873365	+ Email/PDF: rmscedi@recoverycorp.com	Oct 20 2021 23:04:09	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14872008	Email/PDF: gecsed@recoverycorp.com	Oct 20 2021 23:04:16	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14901326	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 20 2021 22:56:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14878849	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2021 22:56:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14904523	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2021 22:56:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14872013	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2021 23:04:22	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14872014	+ Email/PDF: gecsed@recoverycorp.com	Oct 20 2021 23:04:16	SYNCB, PO Box 965005, Orlando, FL 32896-5005
14872012	Email/PDF: gecsed@recoverycorp.com	Oct 20 2021 23:04:16	SYNCB, PO Box 965036, Orlando, FL 32896-5036
14911128	+ Email/Text: bncmail@w-legal.com	Oct 20 2021 22:56:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14872010	+ Email/Text: bankruptcy@bbandt.com	Oct 20 2021 22:56:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14872016	+ Email/Text: ebankruptcy@woodforest.com	Oct 20 2021 22:56:00	Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889

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14887059	+ Email/Text: ebankruptcy@woodforest.com	Oct 20 2021 22:56:00	Woodforest National Bank, 1330 Lake Robbins Dr., Spring, TX 77380-3267
14872017	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 20 2021 23:04:22	Worlds Foremost Bank, 4800 NW 1st Street, Ste 300, Lincoln, NE 68521-4463

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14887032	*+	Allegheny Metal FCU, 260 Pershing Ave., Leechburg, PA 15656-1241
14887033	*+	Avant, 640 N. LaSalle, Chicago, IL 60654-3781
14887037	*	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14887034	*	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14887035	*	Capital One Services, P.O. Box 30281, Salt Lake City, UT 84130-0281
14887036	*	Capital One Services, POB 30285, Salt Lake City, UT 84130-0285
14887038	*	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
14887039	*	Citi, PO Box 9001055, Louisville, KY 40290-1055
14887040	*+	Citi Cards, PO Box 6283, Sioux Falls, SD 57117-6283
14887041	*	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14887042	*	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14887043	*+	Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14887044	*+	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14887045	*+	Holly Austin, 415 N. 6th Street, Apollo, PA 15613-1217
14887046	*+	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14887047	*P++	NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410, address filed with court., Nationwide Bank, 1 Nationwide Plaza, Columbus, OH 43215-2220
14887048	*+	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
14887049	*	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
14887050	*	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14887051	*+	Roundpoint Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
14887056	*+	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14887057	*+	SYNCB, PO Box 965005, Orlando, FL 32896-5005
14887055	*	SYNCB, PO Box 965036, Orlando, FL 32896-5036
14887053	*+	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14876189	*	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14887054	*+	Sherman Originator III, LLC, PO Box 10497, Greenville, SC 29603-0497
14887058	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14887060	*+	Worlds Foremost Bank, 4800 NW 1st Street, Ste 300, Lincoln, NE 68521-4463
14895055	##+	Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corp., 5016 Parkway Plaza Blvd., Buildings 6 and 8, Charlotte, NC 28217-1932
14872009	##+	Roundpoint Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918

TOTAL: 1 Undeliverable, 31 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: culy

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Total Noticed: 51

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor RoundPoint Mortgage Servicing Corporation cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
Christopher M. McMonagle	on behalf of Creditor Embrace Home Loans Inc. cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Debtor Jeremiah D. Austin mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Joint Debtor Mary Kay Austin mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Steven P Kelly	on behalf of Creditor RoundPoint Mortgage Servicing Corporation skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 12